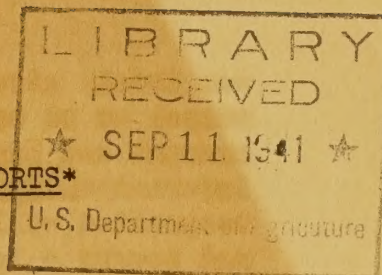


United States Department of Agriculture
U.S. EXTENSION SERVICE
Washington, D. C.



EXCERPTS FROM NARRATIVE 4-H HOME ACCOUNT REPORTS*

Submitted by 4-H Club Members

Setting the course.

My mother and father had never kept any accounts and neither one seemed to have the slightest idea how much the family expenditures were. Dad was always remarking "If we had \$32 a month like the relief people we could get along fine." But mother always countered, "We couldn't live on \$32 a month."

I began to wonder how much we did spend, so one year I kept account of my own clothing and found it to be almost \$50. The next year I persuaded mother to let me keep home accounts. I could not buy a book that I thought I could manage, so I ruled off notepaper and put food and operating expenses on one page, clothing on another, etc.

We tried to make a budget, and such a budget! The amount of the telephone bill and the insurance premium seemed to be the only items of which mother and dad had even the slightest idea. The grocery bill was paid just when dad happened to get some money; no attempt was made to pay on a monthly basis. Our budget didn't work out very well; for instance, we planned \$14 a month for food, but actual accounts showed that \$20 was needed. We failed to give the farm itself all credit due it too. We estimated it would produce \$120 worth of food, and to our surprise and delight we found that it produced \$245 worth, or almost half of our food expense. One of our goals is to make the farm produce more and to use more of the things we raise right here. We valued all products used by what we could get if we sold them. Almost every item in our budget was too low, but it did show us that a farm home is really a big business and that records are necessary if one is to plan intelligently for the future . . .

Since we found it costs so much to run our home, we are all better buyers, and we don't buy things on the spur of the moment. Mother and dad are now keeping farm accounts. Dad decided since it takes so much money to run the home, he had better find the source from which it comes.

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Family cooperation.

The family conclave was held to talk over the project (4-H home accounts). After everyone understood what it was all about, cooperation

* Excerpts from records submitted by 17 4-H Club girls in competition for an award for 4-H Club Home Accounts Activity, April 1941.

was freely given by all. During the 3 years of my accounting, I was in school or at work, therefore it was impossible for me always to know the ammount and kind of farm products used or all the cash expenses. This information my mother gladly gave me each week. My brother and sisters cooperated willingly too. My older brother sold all the farm products and bought a large amount of the groceries and farm supplies. He kept a record of each and gave them to me weekly. My other brother and sisters were in school, but they kept a record too, especially of their school expenses, and turned it in to me. I must not leave out the help of my father either. Although he had a nervous breakdown in 1939 and hasn't fully recovered, he has encouraged and helped me greatly. He kept a record of the farm expenses, and as a result I was able to secure an accurate net income.

With this cooperation the keeping of my home accounts became a big success and a great help to the family. My account helped especially in 1938, when my father's mule died and he wished to get a Farm Security Loan to buy another one. To secure this loan a farm plan had to be made for the family. My home account book served as the basis for the plan.

The home account has been a daily help to the family too. Since I have been keeping an account, the family has been able to anticipate and plan for the home and farm expenses. Certain expenditures have been cut down also; for example, less was spent for sugar after we saw that we were using an average of 46 pounds a month. An average of 30 pounds a month is the amount we should use for moderate-cost adequate diet. This has meant a substantial saving.

The value of the farm products used was not realized by any of the family until I kept a home account book. After knowing how the farm contributed toward the family living, we have been encouraged to produce more and more from the farm. We produced 6 percent more on the farm in 1940 than we did the previous year. By doing this we won first place in _____ County in the Home Food Supply Program. We also reduced the amount spent for food from \$126.05 in 1939 to \$105.22 in 1940 . . .

Since home accounts have proved to be such a great help to the family, we plan always to keep an account book. However, my younger sister is now 15 and is keeping the home account book for 1941 and also planning to enter the 1941 National Accounting Contest.

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Younger sisters profit.

We have had family councils on planning our year's farm and home budget until even the two younger girls, 12 and 5, enter into our discussions with plans of their own. Each has her allowance, from which she takes her Sunday School money and her own small personal wants. What is left they put into their banks as savings. These savings when large enough are invested in dairy calves. The calves are raised on shares

with our father and kept toward the time when their investment can be cashed in toward a college education. The locks of my sisters' little banks are worn thin from the frequent openings to see if there is enough for another calf.

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Records used in planning.

I was born on a ranch in _____. My father and mother were born in Switzerland and know more about the dairy business than any other work . . . My father runs a dairy, but we sell whole milk instead of making cheese. We keep about 45 cows and milk 30. Our cash income is from the sale of milk and calves.

Each member of the family has work to do. We help with the housework and with the milking. Each morning my sister and I take the milk to the creamery. Along with the farm work, records have to be kept. My sister kept a time sheet for the farm labor, a record on the sale of milk, and the cost of the dairy operations. I had as my task, to buy most of the supplies for the home and to keep the household expenses. Therefore, when the county agent told the club of the Farm and Home Accounting Contest, I decided I would enter as I was doing the work anyway and was sure I could learn many things by having help with my records.

Buying for our family requires some time and planning. We have seven in our family and average three hired men during the year. During the busy season of cleaning ditches and putting up hay we have seven or eight men working. . . .

Record of Family Cash Expenditures and Plans for Coming Year

<u>Item</u>	<u>Record</u> <u>1940</u>	<u>Plans for</u> <u>1941</u>
Food.....\$	544.88	\$ 300
Clothing.....	273.61	230
Operating Supplies.....	77.37	80
Light.....	24.25	36
Furniture and Equipment.....	288.09	100
Health.....	298.51	200
Development and Recreation.....	156.18	150
Personal.....	11.35	15
Home Improvement.....	709.83	800
Miscellaneous.....	<u>12.48</u>	<u>12</u>
	2,396.55	1,923

. . .

Food Produced on the Ranch for Home Use and Plans for Coming Year

<u>Item</u>	<u>Record</u> <u>1940</u>	<u>Plans for</u> <u>1941</u>
Fuel (wood).....	\$ 42.00	\$ 45.00
Milk.....	78.00	78.08
Cream.....	39.21	39.21
Eggs.....	94.95	94.95
Cheese.....	43.20	43.20
Poultry.....	16.80	22.50
Beef.....	109.50	110.00
Pork.....	28.30	30.00
Potatoes.....	36.00	40.00
Garden vegetables.....	55.00	100.00
Store for winter use: Carrots, beets, onions, cabbage.....		50.00
Can fruit.....		10.00
Can vegetables.....		7.50
	543.04	670.44

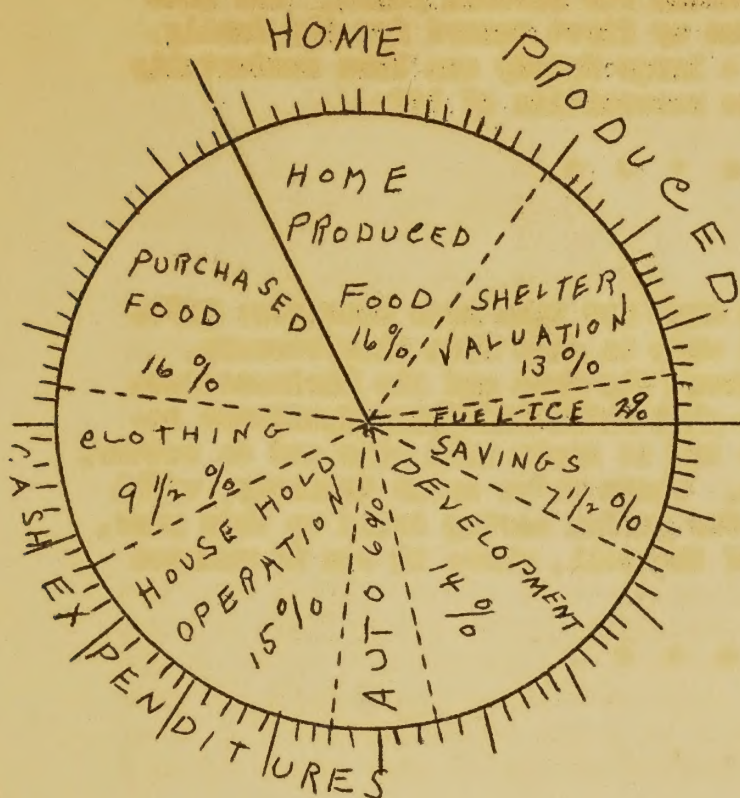
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Home account book proves useful.

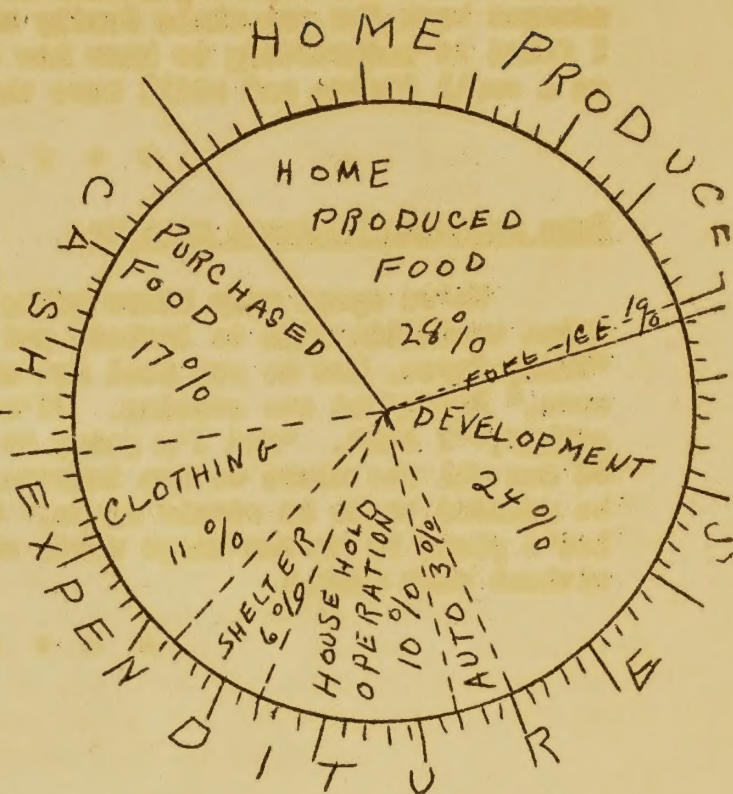
I accepted the appointment as account keeper on the condition that everyone must help me out, and I really can say that the whole family has lived faithfully up to their bargain. Oh, of course, sometimes when I had to pester my brothers to find out how much they had spent, they would be a little short with me, but on the whole they have been fine about co-operating with any information I wanted. Many a time I have caught someone looking through the book, and things had to be accurate or I was certainly told about it. In fact, the poor account book was so thumbed over I found it necessary to copy it over for the contest. However, I was glad to do this, for I think the family showed real interest. After all, it was our book, not mine.

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Family expenditures compared with State average.



Percentage distribution of \$1,131. State average. Total living value of farm families. (Four members.)



Percentage distribution of \$987.30. Our own total living value.

The foregoing graph to the left represents the State 1939 average percentage distribution of farm families (four members). The graph to the right represents the distribution of our own total living value shown by our 1940 home account book. Comparing the two graphs we find differences in the percentage for several of the classes of expenditure. Our proportion for home-produced food is much greater than the State average. We have a large garden for fresh vegetables during the summer, and we do nearly all our own canning for winter use too. Because we do so much canning, we thought it would be economical to have a pressure cooker; so we bought one last July. The large proportion of home-produced food makes it possible to spend less of our cash for purchased food and more cash for other things we need and cannot produce at home . . .

Our development expense was large in 1940 because my two oldest sisters were attending college. Our education expense for 1941 will be less because these girls are now teaching school. Next year clothing costs should be less too because the two oldest girls are earning their own . . .

Our family has kept the Extension Service home account book for 8 years. I have kept a personal account for several years. The 1940 account book for our whole family was my first record for the family. I found it interesting to know how a large family can live comfortably on a small income and still have the necessities of life.

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Farm and home business records.

We've spent many hours going over our farm home accounts; we've tried to decide what to include and what to omit from this summary. "Well, Joyce, how do you feel now about the farm and its business records," Dad asked one evening. "I'm glad we've had this experience together," I said. "And I'm going to try it again next year and do better. We can all see where we can improve. Where we've spent unwisely, we'll be ashamed to be so simple again. Our garden having dried up this year, let's plant it on the slope south of the well, where it can be watered without much work."

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